

## Appendix E: Glossary

Acceleration	The rate of change of velocity with respect to time. Acceleration due to gravity at the earth's surface is 9.8 meters per second squared. That means that every second that something falls toward the surface of earth its velocity increases by 9.8 meters per second.
Asset	Any manmade or natural feature that has value, including, but not limited to people; buildings; infrastructure like bridges, roads, and sewer and water systems; lifelines like electricity and communication resources; or environmental, cultural, or recreational features like parks, dunes, wetlands, or landmarks.
Base Flood	Flood that has a 1 percent probability of being equaled or exceeded in any given year. Also known as the 100-year flood.
Base Flood Elevation (BFE)	Elevation of the base flood in relation to a specified datum, such as the National Geodetic Vertical Datum of 1929. The Base Flood Elevation is used as the standard for the National Flood Insurance Program.
Bedrock	The solid rock that underlies loose material, such as soil, sand, clay, or gravel.
Building	A structure that is walled and roofed, principally above ground and permanently affixed to a site. The term includes a manufactured home on a permanent foundation on which the wheels and axles carry no weight.
Coastal High Hazard Area	Area, usually along an open coast, bay, or inlet that is subject to inundation by storm surge and, in some instances, wave action caused by storms or seismic sources.
Coastal Zones	The area along the shore where the ocean meets the land as the surface of the land rises above the ocean. This land/water interface includes barrier islands, estuaries, beaches, coastal wetlands, and land areas having direct drainage to the ocean.
Community Rating System (CRS)	An NFIP program that provides incentives for NFIP communities to complete activities that reduce flood hazard risk. When the community completes specified activities, the insurance premiums of policyholders in these communities are reduced.
Computer-Aided Design And Drafting (CADD)	A computerized system enabling quick and accurate electronic 2-D and 3-D drawings, topographic mapping, site plans, and profile/cross-section drawings.

Contour	A line of equal ground elevation on a topographic (contour) map.
Critical Facility	Facilities that are critical to the health and welfare of the population and that are especially important following hazard events. Critical facilities include, but are not limited to, shelters, police and fire stations, and hospitals.
Debris	The scattered remains of assets broken or destroyed in a hazard event. Debris caused by a wind or water hazard event can cause additional damage to other assets.
Digitize	To convert electronically points, lines, and area boundaries shown on maps into x, y coordinates (e.g., latitude and longitude, universal transverse mercator (UTM), or table coordinates) for use in computer applications.
Displacement Time	The average time (in days) which the building's occupants typically must operate from a temporary location while repairs are made to the original building due to damages resulting from a hazard event.
Duration	How long a hazard event lasts.
Earthquake	A sudden motion or trembling that is caused by a release of strain accumulated within or along the edge of earth's tectonic plates.
Erosion	Wearing away of the land surface by detachment and movement of soil and rock fragments, during a flood or storm or over a period of years, through the action of wind, water, or other geologic processes.
Erosion Hazard Area	Area anticipated being lost to shoreline retreat over a given period of time. The projected inland extent of the area is measured by multiplying the average annual long-term recession rate by the number of years desired.
Essential Facility	Elements important to ensure a full recovery of a community or state following a hazard event. These would include: government functions, major employers, banks, schools, and certain commercial establishments, such as grocery stores, hardware stores, and gas stations.
Extent	The size of an area affected by a hazard or hazard event.

Extratropical Cyclone	Cyclonic storm events like Nor'easters and severe winter low-pressure systems. Both West and East coasts can experience these non-tropical storms that produce gale-force winds and precipitation in the form of heavy rain or snow. These cyclonic storms, commonly called Nor'easters on the East Coast because of the direction of the storm winds, can last for several days and can be very large – 1,000-mile wide storms are not uncommon.
Fault	A fracture in the continuity of a rock formation caused by a shifting or dislodging of the earth's crust, in which adjacent surfaces are differentially displaced parallel to the plane of fracture.
Federal Emergency Management Agency (FEMA)	Independent agency created in 1978 to provide a single point of accountability for all Federal activities related to disaster mitigation and emergency preparedness, response and recovery.
Fire Potential Index (FPI)	Developed by USGS and USFS to assess and map fire hazard potential over broad areas. Based on such geographic information, national policy makers and on-the-ground fire managers established priorities for prevention activities in the defined area to reduce the risk of managed and wildfire ignition and spread. Prediction of fire hazard shortens the time between fire ignition and initial attack by enabling fire managers to pre-allocate and stage suppression forces to high fire risk areas.
Flash Flood	A flood event occurring with little or no warning where water levels rise at an extremely fast rate.
Flood	A general and temporary condition of partial or complete inundation of normally dry land areas from (1) the overflow of inland or tidal waters, (2) the unusual and rapid accumulation or runoff of surface waters from any source, or (3) mudflows or the sudden collapse of shoreline land.
Flood Depth	Height of the flood water surface above the ground surface.
Flood Elevation	Elevation of the water surface above an established datum, e.g. National Geodetic Vertical Datum of 1929, North American Vertical Datum of 1988, or Mean Sea Level.
Flood Hazard Area	The area shown to be inundated by a flood of a given magnitude on a map.
Flood Insurance Rate Map (FIRM)	Map of a community, prepared by the Federal Emergency Management Agency that shows both the special flood hazard areas and the risk premium zones applicable to the community.

Flood Insurance Study (FIS)	A study that provides an examination, evaluation, and determination of flood hazards and, if appropriate, corresponding water surface elevations in a community or communities.
Floodplain	Any land area, including watercourse, susceptible to partial or complete inundation by water from any source.
Frequency	A measure of how often events of a particular magnitude are expected to occur. Frequency describes how often a hazard of a specific magnitude, duration, and/or extent typically occurs, on average. Statistically, a hazard with a 100-year recurrence interval is expected to occur once every 100 years on average, and would have a 1 percent chance – its probability – of happening in any given year. The reliability of this information varies depending on the kind of hazard being considered.
Fujita Scale of Tornado Intensity	Rates tornadoes with numeric values from F0 to F5 based on tornado wind speed and damage sustained. An F0 indicates minimal damage such as broken tree limbs or signs, while and F5 indicated severe damage sustained.
Functional Downtime	The average time (in days) during which a function (business or service) is unable to provide its services due to a hazard event.
Geographic Area Impacted	The physical area in which the effects of the hazard are experienced.
Geographic Information Systems (GIS)	A computer software application that relates physical features on the earth to a database to be used for mapping and analysis.
Ground Motion	The vibration or shaking of the ground during an earthquake. When a fault ruptures, seismic waves radiate, causing the ground to vibrate. The severity of the vibration increases with the amount of energy released and decreases with distance from the causative fault or epicenter, but soft soils can further amplify ground motions
Hazard	A source of potential danger or adverse condition. Hazards in this how to series will include naturally occurring events such as floods, earthquakes, tornadoes, tsunami, coastal storms, landslides, and wildfires that strike populated areas. A natural event is a hazard when it has the potential to harm people or property.
Hazard Event	A specific occurrence of a particular type of hazard.
Hazard Identification	The process of identifying hazards that threaten an area.

Hazard Mitigation	Sustained actions taken to reduce or eliminate long-term risk from hazards and their effects.
Hazard Profile	A description of the physical characteristics of hazards and a determination of various descriptors including magnitude, duration, frequency, probability, and extent. In most cases, a community can most easily use these descriptors when they are recorded and displayed as maps.
HAZUS (Hazards U.S.)	A GIS-based nationally standardized earthquake loss estimation tool developed by FEMA.
Hurricane	An intense tropical cyclone, formed in the atmosphere over warm ocean areas, in which wind speeds reach 74-miles-per-hour or more and blow in a large spiral around a relatively calm center or "eye." Hurricanes develop over the north Atlantic Ocean, northeast Pacific Ocean, or the south Pacific Ocean east of 160°E longitude. Hurricane circulation is counter-clockwise in the Northern Hemisphere and clockwise in the Southern Hemisphere.
Hydrology	The science of dealing with the waters of the earth. A flood discharge is developed by a hydrologic study.
Infrastructure	Refers to the public services of a community that have a direct impact on the quality of life. Infrastructure includes communication technology such as phone lines or Internet access, vital services such as public water supplies and sewer treatment facilities, and includes an area's transportation system such as airports, heliports; highways, bridges, tunnels, roadbeds, overpasses, railways, bridges, rail yards, depots; and waterways, canals, locks, seaports, ferries, harbors, dry docks, piers and regional dams.
Intensity	A measure of the effects of a hazard event at a particular place.
Landslide	Downward movement of a slope and materials under the force of gravity.
Lateral Spreads	Develop on gentle slopes and entail the sidelong movement of large masses of soil as an underlying layer liquefies in a seismic event. The phenomenon that occurs when ground shaking causes loose soils to lose strength and act like viscous fluid. Liquefaction causes two types of ground failure: lateral spread and loss of bearing strength.
Liquefaction	Results when the soil supporting structures liquefies. This can cause structures to tip and topple.

Lowest Floor	Under the NFIP, the lowest floor of the lowest enclosed area (including basement) of a structure.
Magnitude	A measure of the strength of a hazard event. The magnitude (also referred to as severity) of a given hazard event is usually determined using technical measures specific to the hazard.
Mitigation Plan	A systematic evaluation of the nature and extent of vulnerability to the effects of natural hazards typically present in the state and includes a description of actions to minimize future vulnerability to hazards.
National Flood Insurance Program (NFIP)	Federal program created by Congress in 1968 that makes flood insurance available in communities that enact minimum floodplain management regulations in 44 CFR §60.3.
National Geodetic Vertical Datum of 1929 (NGVD)	Datum established in 1929 and used in the NFIP as a basis for measuring flood, ground, and structural elevations, previously referred to as Sea Level Datum or Mean Sea Level. The Base Flood Elevations shown on most of the Flood Insurance Rate Maps issued by the Federal Emergency Management Agency are referenced to NGVD.
National Weather Service (NWS)	Prepares and issues flood, severe weather, and coastal storm warnings and can provide technical assistance to Federal and state entities in preparing weather and flood warning plans.
Nor'easter	An extra-tropical cyclone producing gale-force winds and precipitation in the form of heavy snow or rain.
Outflow	Follows water inundation creating strong currents that rip at structures and pound them with debris, and erode beaches and coastal structures.
Planimetric	Describes maps that indicate only man-made features like buildings.
Planning	The act or process of making or carrying out plans; the establishment of goals, policies and procedures for a social or economic unit.
Probability	A statistical measure of the likelihood that a hazard event will occur.
Recurrence Interval	The time between hazard events of similar size in a given location. It is based on the probability that the given event will be equaled or exceeded in any given year.

Repetitive Loss Property	A property that is currently insured for which two or more National Flood Insurance Program losses (occurring more than ten days apart) of at least \$1000 each have been paid within any 10-year period since 1978.
Replacement Value	The cost of rebuilding a structure. This is usually expressed in terms of cost per square foot, and reflects the present-day cost of labor and materials to construct a building of a particular size, type and quality.
Richter Scale	A numerical scale of earthquake magnitude devised by seismologist C.F. Richter in 1935.
Risk	The estimated impact that a hazard would have on people, services, facilities, and structures in a community; the likelihood of a hazard event resulting in an adverse condition that causes injury or damage. Risk is often expressed in relative terms such as a high, moderate or low likelihood of sustaining damage above a particular threshold due to a specific type of hazard event. It also can be expressed in terms of potential monetary losses associated with the intensity of the hazard.
Riverine	Of or produced by a river.
Scale	A proportion used in determining a dimensional relationship; the ratio of the distance between two points on a map and the actual distance between the two points on the earth's surface.
Scarp	A steep slope.
Scour	Removal of soil or fill material by the flow of flood waters. The term is frequently used to describe storm-induced, localized conical erosion around pilings and other foundation supports where the obstruction of flow increases turbulence.
Seismicity	Describes the likelihood of an area being subject to earthquakes.
Special Flood Hazard Area (SFHA)	An area within a floodplain having a 1 percent or greater chance of flood occurrence in any given year (100-year floodplain); represented on Flood Insurance Rate Maps by darkly shaded areas with zone designations that include the letter A or V.
Stafford Act	The Robert T. Stafford Disaster Relief and Emergency Assistance Act, PL 100-107 was signed into law November 23, 1988 and amended the Disaster Relief Act of 1974, PL 93-288. The Stafford Act is the statutory authority for most Federal disaster response activities, especially as they pertain to FEMA and its programs.

State Hazard Mitigation Officer (SHMO)	The representative of state government who is the primary point of contact with FEMA, other state and Federal agencies, and local units of government in the planning and implementation of pre- and post-disaster mitigation activities.
Storm Surge	Rise in the water surface above normal water level on the open coast due to the action of wind stress and atmospheric pressure on the water surface.
Structure	Something constructed. (See also Building)
Substantial Damage	Damage of any origin sustained by a structure in a Special Flood Hazard Area whereby the cost of restoring the structure to its before-damaged condition would equal or exceeds 50 percent of the market value of the structure before the damage.
Super Typhoon	A typhoon with maximum sustained winds of 150 mph or more.
Surface Faulting	The differential movement of two sides of a fracture – in other words, the location where the ground breaks apart. The length, width, and displacement of the ground characterize surface faults.
Tectonic Plate	Torsionally rigid, thin segments of the earth's lithosphere that may be assumed to move horizontally and adjoin other plates. It is the friction between plate boundaries that cause seismic activity.
Topographic	Characterizes maps that show natural features and indicate the physical shape of the land using contour lines. These maps may also include manmade features.
Tornado	A violently rotating column of air extending from a thunderstorm to the ground.
Tropical Cyclone	A generic term for a cyclonic, low-pressure system over tropical or subtropical waters.
Tropical Depression	A tropical cyclone with maximum sustained winds of less than 39 mph.
Tropical Storm	A tropical cyclone with maximum sustained winds greater than 39 mph and less than 74 mph.
Tsunami	Great sea wave produced by submarine earth movement or volcanic eruption.



Typhoon	A special category of tropical cyclone peculiar to the western North Pacific Basin, frequently affecting areas in the vicinity of Guam and the North Mariana Islands. Typhoons whose maximum sustained winds attain or exceed 150 mph are called super typhoons.
Vulnerability	Describes how exposed or susceptible to damage an asset is. Vulnerability depends on an asset's construction, contents, and the economic value of its functions. Like indirect damages, the vulnerability of one element of the community is often related to the vulnerability of another. For example, many businesses depend on uninterrupted electrical power – if an electric substation is flooded, it will affect not only the substation itself, but a number of businesses as well. Often, indirect effects can be much more widespread and damaging than direct ones.
Vulnerability Assessment	The extent of injury and damage that may result from a hazard event of a given intensity in a given area. The vulnerability assessment should address impacts of hazard events on the existing and future built environment.
Water Displacement	When a large mass of earth on the ocean bottom sinks or uplifts, the column of water directly above it is displaced, forming the tsunami wave. The rate of displacement, motion of the ocean floor at the epicenter, the amount of displacement of the rupture zone, and the depth of water above the rupture zone all contribute to the intensity of the tsunami.
Wave Run-up	The height that the wave extends up to on steep shorelines, measured above a reference level (the normal height of the sea, corrected to the state of the tide at the time of wave arrival).
Wildfire	An uncontrolled fire spreading through vegetative fuels, exposing and possibly consuming structures.
Zone	A geographical area shown on a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.